

ABSTRACT

A process for payment of a selected amount by a payer with a payment card having a multiplicity of series of 10 boxes numbered from 0 to 9, associated with a monetary value, said boxes being covered before use by masking device which masks a unique code including removing selected portion of the masking device by selecting a number of units in corresponding boxes, communicating codes corresponding to the boxes whose masking device has been removed by the payer to a transaction receiving center for monetary payment verification.

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